

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

819499
PHELAN HALLINAN DIAMOND & JONES, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for DITECH FINANCIAL LLC

In Re:

MONA HOLLAND



**Order Filed on January 29, 2019
by Clerk**

**U.S. Bankruptcy Court
District of New Jersey**

Case No: 18-25769-VFP

Hearing Date: January 17, 2019

Judge: VINCENT F. PAPALIA

Recommended Local Form:

☐

Followed

☒

Modified

ORDER RESOLVING MOTION FOR COURT LOSS MITIGATION ORDER WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: January 29, 2019

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Applicant: DITECH FINANCIAL LLC
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC
Debtor's Counsel: SCOTT D. SHERMAN, Esquire
Property Involved ("Collateral"): 55 WHITTLESEY AVENUE, EAST ORANGE, NJ 07018

Relief sought: Objection to Court's Loss Mitigation Order

For good cause shown, it is **ORDERED** that Applicant's Objection to the Court's Loss Mitigation Order is resolved, subject to the following conditions:

1. The full and complete package must be uploaded to the DMM portal on or prior to February 14, 2019.
2. The Loss Mitigation period is hereby extended to March 18, 2019 with no extensions with the only exception that if the documents are pending a decision by Ditech Financial, LLC and not yet rendered.
3. If a loan modification is not offered by March 18, 2019, the Debtor must either:
 - a. Modify the Chapter 13 Plan to fully cure the secured Creditor's post-petition arrearages claim as defined by Proof of Claim 4-1 filed October 16, 2018; or
 - b. Surrender the subject property; or
 - c. Convert case to a Chapter 7 case.
4. If a loan modification is not secured by Debtor on or before March 18, 2019, Secured Creditor may proceed with a Motion for Relief with no further delays caused by Debtor's re-entry or participation in the Court's Loss Mitigation Program.
5. The instant Order does not replace rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.
6. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.
7. Both parties agree that this will be the final extension of the loss mitigation in the underlying bankruptcy case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Mona Holland
Debtor

Case No. 18-25769-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2019.

db +Mona Holland, 55 Whittlesey Ave., East Orange, NJ 07018-3307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Barry Scott Miller on behalf of Creditor M. Miller & Son, LLC bmiller@barrysmilleresq.com,
jmillier@barrysmilleresq.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Scott D. Sherman on behalf of Debtor Mona Holland ssherman@minionsherman.com
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9